THE INFLUENCE OF PERCEIVED SERVICES QUALITY, CUSTOMERS' TRUST, AND THEIR RELIGIOUS AND EMOTIONAL ATTACHMENTS ON CUSTOMER LOYALTY IN THE ISLAMIC BANKING SYSTEM OF PAKISTAN

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Abstract

Islamic banking has growing attention around the globe, especially in Islamic countries such as Pakistan. The situation of the Islamic banking industry in Pakistan has also grown and needs to respond to the issues that are connected with the Islamic banking. Thus, the prime goal of the present study is to investigate the impact of four loyalty indicators such as customer trust, their religious and emotional attachments along with services quality on the customer loyalty of Islamic banks in Pakistan. The data has been obtained from the customers of the Islamic banks by distributing the questionnaires while PLS-SEM has been employed to test the hypotheses. The findings exposed that all four loyalty indicators, such as customer trust, their religious and emotional attachments and services quality, have significant and positive impact on the customer loyalty of Islamic banks in Pakistan. These results provided the guidelines to the regulators that they should develop the policies that enhance the customer loyalty that ultimately improves the situation of Islamic banking in the country.

Keywords: Customer trust, religious and emotional attachments, services quality, customer loyalty, Islamic banking.

Introduction

Islamic banking has gained attention around the globe after the survival of the financial crisis 2007-08. In this financial crunch, only Islamic banking has been considered as an effective solution that resists against the worldwide disastrous financial crisis. Islamic banking idea was developed firstly in the 1950s, and the first Islamic investment bank was established in Egypt and Malaysia the early 1960s (Faisal & Khan, 2019). However, a first interest-free bank was established in Dubai named as Dubai Islamic Bank in 1974. Since after, Islamic banking idea has become widespread throughout the globe.

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In addition, various factors such as the revolution in technology, changes in the worldwide economy, dramatic changes in trade around the globe, and globalization placed pressure on the business along with the banking system that enforced the baking system to change their procedures to respond these changes and developments (Narayan & Phan, 2019). Moreover, the World Trade Organization (WTO) encouraged the nations to open their economies to all investors around the globe. This agreement of WTO has widespread implication in the banking industry of the world. Consequently, Islamic banks will engage themselves in the competition with conventional banks due to which many conventional banks admitted that the opportunities to compete in the new market are more in Islamic banking system than the conventional banking system. Resultantly, many of the conventional banks start to offer Islamic services such as HSBC, ANZ, Barclays and Citi bank.

In the 1980s, the first attempt has been executed in Pakistan to covert the conventional banking into Islamic banking. A major alteration has been implemented in the Banking Companies Ordinance 1962 along with other associated regulations to upkeep the non-interest based banking system in Pakistan. These alterations include the establishment of two mutual funds companies such as NIT and ICP, along with Housing Building Finance Corporation (HBFC) in 1979 that initiated the non-interest-based services (Salman, Nawaz, Bukhari, & Baker, 2018). In addition, Mudaraba ordinance was established in 1980; on the other hand, amended in the legal framework has been executed for the issuance of non-interest-bearing instruments. Moreover, Banking Tribunals Ordinance has been established in 1984 that introduced policies related to the recovery of non-interest-bearing loans, and many other alterations have been made by the banking system of Pakistan to support the non-interest banking in the country. Although these steps have greater along with the positive impact on the expansion of the Islamic banking in Pakistan, however, an unplanned alteration posed some difficulties in the implementation of Islamic banking in Pakistan. Some of the services and products were challenged as un-Islamic in court and ordered the court to reformulate the guidelines to address these issues (Mahdzan, Zainudin, & Au, 2017).

Thus, Islamic banking in Pakistan has been grown considerably since 2001-02 after re-launched it with effective guidelines that resolve all the prevailing issues. The growth in the Islamic banking assets recorded around 17.0 per cent and stood around Rs 2, 658.0 billion in 2018 as compared to the Rs 2, 272.0 billion in 2017. However, the Islamic banks' deposits have been increased by 16.9 per cent and stood around Rs 2, 203 billion in 2018 while Rs 1, 885 billion in 2017. In addition, Islamic banking market share related to the assets and deposits in overall industry of banking was reached at 13.5 per cent and 15.5 per cent respectively in 2018 as compared to the 12.4 and 14.5

per cent respectively in 2017 (Pakistan Economy Survey 2018-19). These figures are mentioned in the following Table 1.

Table 1: Islamic Banking Industry

	CY2014	CY2015	CY2016	CY2017	CY2018
Total Assets (Rs Billion)	1259.0	1610.0	1853.0	2272.0	2658.0
Total Deposits (Rs Billion)	1070.0	1375.0	1573.0	1885.0	2203.0
Share in Banks' Assets (Percent)	10.4	11.4	11.7	12.4	13.5
Share in Banks' Deposits (Percent)	11.6	13.2	13.3	14.4	15.5

Source: State Bank of Pakistan

The above figures show the growing situation of the Islamic banking industry in Pakistan and that associated some challenges which need to address for further growth in this industry such as customer loyalty, trust, and their emotional and religious attachment with the Islamic banking system. Thus, these issues need to be addressed to achieve the objectives of high growth in the Islamic banking industry of the country. Therefore, this study has the prime objective to investigate the influence of customers' trust, their emotional and religious attachment along with services quality on the customer loyalty of the Islamic banks in Pakistan.

Literature Review

Several kinds of literature has been reviewed on Islamic banking and their related issues in the past few decades such as a study conducted by Alam, Rahman, Mustafa, Shah, and Hossain (2019) studied that the Islamic banking system has faced many issues related to its implementation along with the capture of customer loyalty and trust. In addition, gaining the customer loyalty towards the Islamic banking system has considered as the hottest issue and need to investigate further because customer loyalty could enhance the growth of Islamic banking in the country. Moreover, the religious attachments of the customers are attracting them towards Islamic mode of financing and improve their loyalty towards Islamic banking. Furthermore, Akhtar and Abbasi (2019) examined that religiously attached persons always prefer Islamic financial system than the conventional banking environment because they have less attention towards the interest element because it is forbidden by Islam. Likewise, customer loyalty in the Islamic banking, especially in the Islamic countries, depends upon the religious attachments of the customers, more the religious attachment more the loyalty towards Islamic banking (Mehar, Tahir, Aziz, & Hassan, 2019). Thus, the religious factor has a greater influence on the Islamic banking selection along with customer loyalty with it and based on these literatures, the present study has developed the following hypotheses:

H1: Religious attachment has a positive influence on customer loyalty towards the Islamic banking system in Pakistan.

The emotional attachments have also a significant impact on customer loyalty in case of the Islamic banking system. The emotions could also play an effective role in the selection of Islamic and conventional banking system. The emotions towards the Islamic norms restricted the consumers from the interest element that is prevailing in the conventional banking system and convert their focus towards the Islamic banking (Yüksel & Canöz, 2017). In addition, the selection of Islamic banking services depends on the emotions of the consumers towards their religion. If they are emotionally attached with their religion and did not go beyond the Islamic norms at any cost then they always loyal with Islamic banking services than the conventional banking environment (Ali & Azmi, 2017). Moreover, a study conducted by Shiri, Alipoor, and Azimi (2019) who examined that the emotions of the customers have positively linked with the selection and loyalty with Islamic banking services. As far as their emotions towards religion increases, the selection of Islamic banking system also increases and vice versa. Thus, the emotional attachments has greater influence on the customers' loyalty with Islamic banking and based on these literatures, the present study has developed the following hypotheses:

H2: Emotional attachment has a positive impact on customer loyalty towards the Islamic banking system in Pakistan.

The customer trust towards the banking system has also greater influence in the selection of banking system. The trust has proved as the crucial element in the selection of any matter in the world (Darmawan, 2018). If the customer has no trust towards the product, organization and any system, they could not accept that product, organization and system at any cost. Similarly, in the case of selection of banking system in the country, the customer could always select the system in which they have more trust (Bayinah, 2017). The trust is an essential element in case of selection the product and banking system in the county. In addition, the Islamic banking system has to gain the trust among the customers by providing the effective and interest-free services to them that is the reason of high selection of Islamic banking system around the globe (Peng, Moghavvemi, & Teng, 2019). Similarly, the selection of Islamic banking in the Islamic countries are more than the other countries due to high faith and trust of Muslims on the Islamic norms and Islamic banking system (Suhartanto, Farhani, & Muflih, 2018). Therefore, the customers' trust has a greater influence on the Islamic banking selection along with customer loyalty with it and based on these kinds of literature, the present study has developed the following hypotheses:

H3: Customers' trust has a positive influence on customer loyalty towards the Islamic banking system in Pakistan.

The perceived quality of the services have a significant influence on the customers' loyalty towards Islamic banking. The retaining of the customer with the existing product and services is depending on the quality of that product and services (Kartika, Firdaus, & Najib, 2016). If the organization managed the high-quality product and services they can gain high customer loyalty and vice versa (Wali, 2017). A study conducted by Imam and Kpodar (2016)exposed that perceived customer service has a positive impact on the loyalty with the banking system. The banking system that has provided better services to their customers, the loyalty of that banking system in front of their customers are more than the other banking system existing in the country. Moreover, the quality services of the banking system could influence its customers' loyalty towards the selection of the banking system (Fitri, Basri, & Maryanti, 2019). Therefore, the quality services have a greater impact on the customers' loyalty of Islamic banking and based on these kinds of literature, the present study has developed the following hypotheses:

H4: Perceived services quality has a positive influence on customer loyalty towards the Islamic banking system in Pakistan.

Research Methods

The prime goal of the existing study is to examine the influence of customer trust, their religious and emotional attachments along with services quality on the customer loyalty of Islamic banks in Pakistan. The data has been collected from the customers of the Islamic banks by using the questionnaire method. A personal visit has been conducted after getting permission from relevant authorities from each Islamic bank and distributing the questionnaires to the customers who visit the banks during the whole day. The respondents have filled and returned the survey questionnaires on the same day under researchers' guidance. Around 510 distributed questionnaires 470 questionnaires have met the standard quality and used for the analysis purpose and represents 92.16

per cent response rate. In addition, PLS-SEM has been employed to test the hypotheses because the smart-PLS has considered as the best statistical tool while in case of complex model and also giving the best estimations (Shiau, Sarstedt, & Hair, 2019).

The variable that has been used in the existing study include four predictors such as religious attachments (RA) that has six items (Nordiana, 2015), emotional attachments (EA) that has seven items (Mona Fairuz, 2016), customer trust (CT) has nine items (Siti Noratisah, 2017) and perceived services quality (PSQ) has six items while the predictive variable such as customer loyalty of Islamic banks (CLIB) has six items (Mah, 2017). These variables are shown in Figure 1.

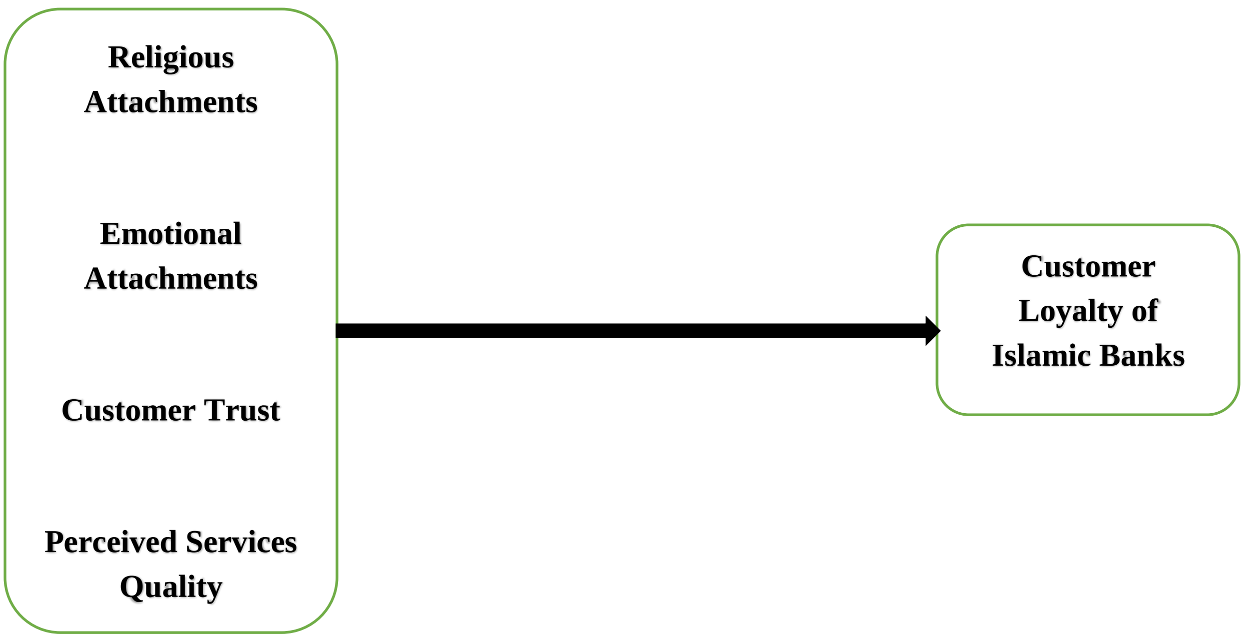

Figure 1: Theoretical Framework

Findings

The findings include the checking of reliability along with validity and also the testing of hypotheses. The reliability and validity have been checked by using the convergent along with discriminant validity while hypotheses testing has been executed by using the path analysis. Firstly, the present study has checked the convergent validity related to the relationships of the items among each other. The figures exposed that items are extensively correlated and valid convergent validity because the values of Alpha and CR are not less than 0.70 while the statistics of loadings and AVE are not lower than 0.50. These figures are mentioned in Table 2.

Table 2: Convergent Validity

Constructs	Items	Loadings	Alpha	CR	AVE
Customers' Loyalty of Islamic banks	CLIB1	0.780	0.877	0.908	0.622
	CLIB2	0.848			
	CLIB3	0.831			
	CLIB4	0.813			
	CLIB5	0.716			
	CLIB6	0.736			
Customers' Trust	CT1	0.777	0.907	0.925	0.579
	CT2	0.683			
	CT3	0.607			
	CT4	0.809			
	CT5	0.806			
	CT6	0.806			
	CT7	0.829			
	CT8	0.689			
	CT9	0.809			
Emotional Attachments	EA1	0.752	0.905	0.924	0.636
	EA2	0.818			
	EA3	0.810			
	EA4	0.767			
	EA5	0.794			
	EA6	0.801			
	EA7	0.837			
Perceived Services Quality	PSQ1	0.774	0.864	0.898	0.596
	PSQ2	0.721			
	PSQ3	0.701			
	PSQ4	0.852			
	PSQ5	0.757			
	PSQ6	0.817			
Religious Attachments	RA1	0.834	0.868	0.901	0.604
	RA2	0.820			
	RA3	0.768			
	RA4	0.783			
	RA5	0.755			
	RA6	0.694			

Secondly, the current study has verified the discriminant validity related to the variable relationships among each other. There are two criteria of examining the discriminant validity, first and old criteria are Fornell Larcker while the latest and second criteria are Heterotrait Monotrait (HMT) ratio. The existing study adopted the latest criteria such as HTMT ratio to test the discriminant validity and the figures exposed that variables are not extensively correlated and valid discriminant validity because the values of HTMT ratios are not more than 0.90. These figures are mentioned in Table 3.

Table 3: Heterotrait Monotrait (HTMT) Ratio

	CLIB	CT	EA	PSQ	RA
CLIB					
CT	0.883				
EA	0.630	0.515			
PSQ	0.757	0.834	0.450		
RA	0.594	0.589	0.359	0.595	

Secondly, the current study has verified the discriminant validity related to the variable relationships among each other. The existing research now adopted the old criteria such as Fornell Larcker and cross-loadings to test the discriminant validity and the figures exposed that variables are not extensively correlated and valid discriminant validity because the values related to the relationship with variable itself are larger than the values of relationship with other variables. These figures are mentioned in Table 4 and Table 5.

Table 4: Fornell Larcker

	CLIB	CT	EA	PSQ	RA
CLIB	0.789				
CT	0.796	0.761			
EA	0.570	0.485	0.798		
PSQ	0.663	0.740	0.402	0.772	
RA	0.528	0.535	0.333	0.521	0.777

Table 5: Cross-loadings

	CLIB	CT	EA	PSQ	RA
CLIB1	**0.780**	0.595	0.415	0.482	0.322
CLIB2	**0.848**	0.685	0.461	0.538	0.409
CLIB3	**0.831**	0.660	0.450	0.511	0.396
CLIB4	**0.813**	0.655	0.438	0.506	0.477
CLIB5	**0.716**	0.592	0.484	0.549	0.458
CLIB6	**0.736**	0.571	0.444	0.549	0.430
CT1	0.702	**0.777**	0.475	0.460	0.436
CT2	0.690	**0.683**	0.503	0.419	0.371
CT3	0.485	**0.607**	0.257	0.354	0.242
CT4	0.558	**0.809**	0.331	0.693	0.419
CT5	0.572	**0.806**	0.329	0.733	0.420
CT6	0.594	**0.806**	0.348	0.729	0.443
CT7	0.602	**0.829**	0.325	0.645	0.481
CT8	0.609	**0.689**	0.376	0.403	0.361
CT9	0.565	**0.809**	0.294	0.638	0.452
EA1	0.406	0.327	**0.752**	0.217	0.248
EA2	0.440	0.356	**0.818**	0.295	0.251
EA3	0.452	0.349	**0.810**	0.282	0.228
EA4	0.370	0.342	**0.767**	0.289	0.258
EA5	0.443	0.376	**0.794**	0.372	0.218
EA6	0.440	0.397	**0.801**	0.315	0.205
EA7	0.582	0.515	**0.837**	0.432	0.409
PSQ1	0.538	0.622	0.329	**0.774**	0.398
PSQ2	0.424	0.477	0.296	**0.721**	0.410
PSQ3	0.440	0.479	0.371	**0.701**	0.387
PSQ4	0.590	0.650	0.340	**0.852**	0.471
PSQ5	0.530	0.579	0.244	**0.757**	0.349
PSQ6	0.523	0.592	0.295	**0.817**	0.402
RA1	0.479	0.474	0.290	0.482	**0.834**
RA2	0.378	0.365	0.247	0.367	**0.820**
RA3	0.473	0.490	0.330	0.435	**0.768**
RA4	0.389	0.404	0.215	0.424	**0.783**
RA5	0.316	0.323	0.181	0.334	**0.755**
RA6	0.381	0.393	0.255	0.352	**0.694**

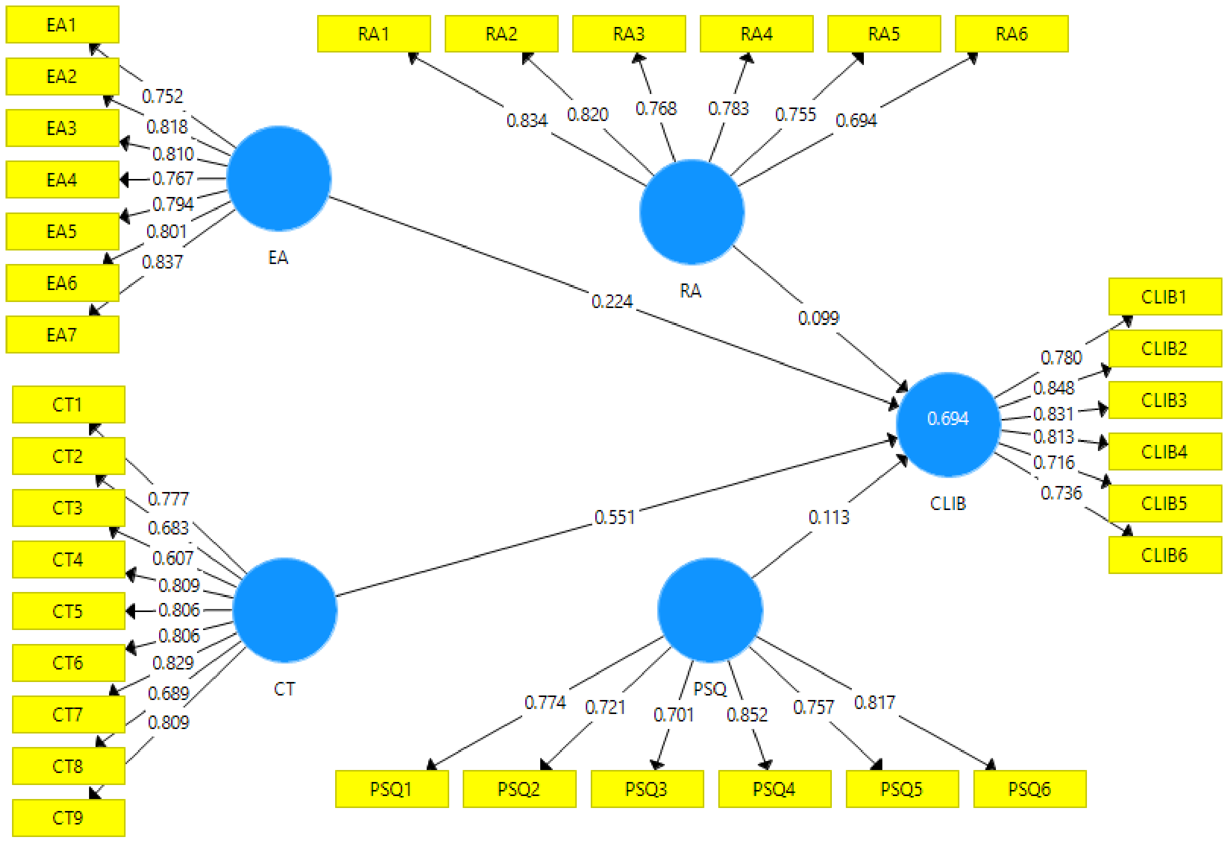

Figure 2: Measurement Model Assessment

Finally, the path analysis has been adopted by the present study to test the hypotheses and findings show that all the four loyalty routes such as customer trust, their religious and emotional attachments along with services quality have positively linked with customer loyalty of Islamic banks in Pakistan because the beta has a positive sign. In addition, the links among the customer trust, their religious and emotional attachments along with services quality and customer loyalty of Islamic banks in Pakistan are significant because the t-statistics are larger than 1.64 while the probabilities values are lower than 0.05 and accept H1, H2, H3 and H4. These links are mentioned in Table 6.

Table 6: Path Analysis

Relationships	Beta	S.D.	t-statistics	p-values	L.L.	U.L.
CT -> CLIB	0.551	0.051	10.746	0.000	0.454	0.647
EA -> CLIB	0.224	0.042	5.302	0.000	0.143	0.313
PSQ -> CLIB	0.113	0.058	1.938	0.043	0.002	0.220
RA -> CLIB	0.099	0.035	2.819	0.005	0.031	0.170

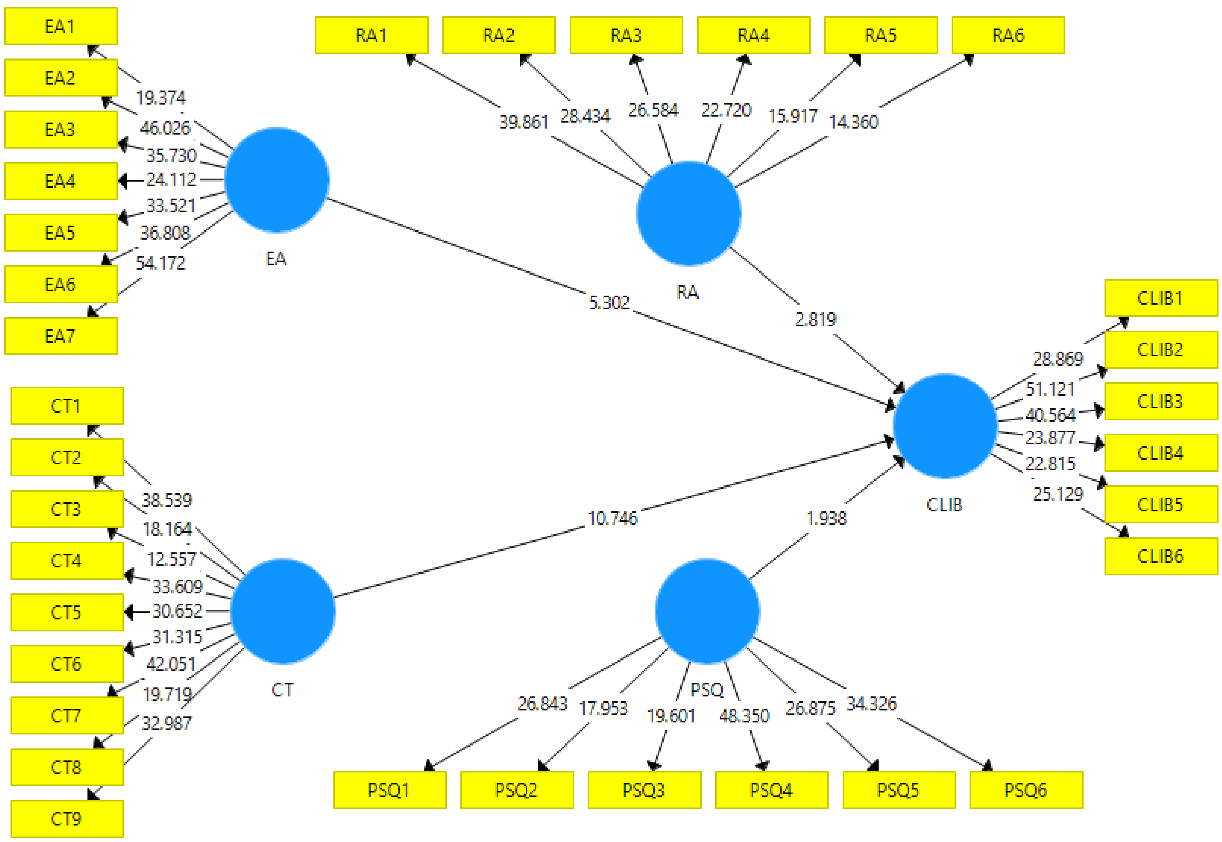

Figure 3: Structural Model Assessment

Discussions and Conclusion

The findings exposed that customer trust has significant and positive impact on the customer loyalty of Islamic banks in Pakistan. These findings are similar to the output of Hidayat, Akhmad, and Machmud (2015) who also examined that the customer loyalty is depend upon the customer trust on the product and services of the organization. In addition, the findings exposed that religious attachments has significant and positive impact on the customer loyalty of Islamic banks in Pakistan. A study conducted by Nadia, Sonia, and Jaleleddine (2014) examined that customers' religious affiliations could affect the customer loyalty in the selection of banking services and these outputs are same as the findings of the ongoing study. Moreover, the results also exposed that emotional attachments has significant and positive impact on the customer loyalty of Islamic banks in Pakistan. These outcomes are matched with the results of Marinkovic and Obradovic (2015) who also investigated that customers' emotional attachments are positively related with the customer loyalty of the banks. The outcomes also exposed that perceived services quality has significant and positive impact on the customer loyalty of Islamic banks in Pakistan. In addition, a study executed by Ahmed, Ahmad, and Jan (2016) also examined that services quality of the banks could enhance the customer loyalty of the banks and this can be matched with the output of the ongoing study.

Thus, the current study concluded that the Islamic banks of Pakistan had provided quality services along with emotionally and religiously attached people with high trust on the Islamic banking that is the reason of improvement in the Islamic banking industry in Pakistan. These results provided the guidelines to the regulators that they should develop the policies that enhance the customer loyalty that ultimately improves the situation of Islamic banking in the country. These output also suitable for upcoming studies who want to investigate this area in the future. The present study has some limitation such as it ignored the moderator and mediating impact on the customers' loyalty and suggested that future studies should incorporate this aspect in their studies. In addition, the current research has narrow scope because it examine only the Islamic banks of Pakistan and recommended that future studies should add conventional banks in the analysis.

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